

**Information to identify the case:**

Debtor 1	<b>Desarae LaShae Diaz</b>	Social Security number or ITIN	<b>xxx-xx-2926</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>3/29/23</b>	
Case number: <b>23-21159 PH</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Desarae LaShae Diaz	
<b>2. All other names used in the last 8 years</b>	aka Desarae LaShae Pearson, aka Desarae LaShae Quintero	
<b>3. Address</b>	3653 W. 7990 S. West Jordan, UT 84088	
<b>4. Debtor's attorney</b> Name and address	Roger A. Kraft 7660 S. Holden Street Midvale, UT 84047	Contact phone (801) 255-8550  Email: <a href="mailto:courtmail@rogerkraftlaw.com">courtmail@rogerkraftlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>



In re:  
Desarae LaShae Diaz  
Debtor

Case No. 23-21159-PH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Apr 05, 2023

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2023:**

Recip ID	Recipient Name and Address
db	+ Desarae LaShae Diaz, 3653 W. 7990 S., West Jordan, UT 84088-4427
12200277	+ Cascade Collections LLC, Att: Chad Rasmussen, 2230 N University Pkwy Ste. 7E, Provo, UT 84604-6701
12200279	Celtic Bank/Spring Oaks Capital SPV LLC, 1400 Crossways Blvd Ste 100B, Salt Lake City, UT 84111
12200280	+ Chad Rasmussen, 2230 N University Pkwy. Ste. 7E, Provo, UT 84604-6701
12200289	+ Fast Start Auto, 7755 S. State, Midvale, UT 84047-3254
12200294	+ January/Crown Asset Management LLC, 130 W 25th Street #6C, New York, NY 10001-7406
12200296	+ Lawn Gevity, 930 West 100 South, Salt Lake City, UT 84104-1108
12200301	+ Morgan Jwlr, Attn: Bankruptcy Dept, Po Box 45820, Salt Lake City, UT 84145-0820
12200308	+ Swift Funds, 927 Deep Valley Dr., Palos Verdes Peninsula, CA 90274-3808
12200314	+ United Debt Holding, LLC, 4833 Front Street, Castle Rock, CO 80104-7902
12200318	+ VASA Fitness, 1259 S. 800 E., Orem, UT 84097-7232
12200319	+ Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: courtmail@rogerkraftlaw.com	Apr 05 2023 23:10:00	Roger A. Kraft, 7660 S. Holden Street, Midvale, UT 84047
tr	+ Email/Text: bnc@ch13ut.org	Apr 05 2023 23:11:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12200278	Email/Text: bknotifications@cashfactoryusa.com	Apr 05 2023 23:10:00	Cash Factory USA, 6965 S. Rainbow Blvd. Ste 130, Las Vegas, NV 89118
12200275	+ Email/Text: caineweiner@ebn.phinsolutions.com	Apr 05 2023 23:11:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
12200276	+ EDI: CAPITALONE.COM	Apr 06 2023 03:00:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12200281	+ Email/Text: bankruptcy@checkcity.com	Apr 05 2023 23:11:00	Check City, PO Box 970183, Orem, UT 84097-0183
12200282	+ Email/Text: bankruptcy@axcess-financial.com	Apr 05 2023 23:11:00	Check N' Go, PO Box 36454, Cincinnati, OH 45236-0454
12200283	+ EDI: WFNNB.COM	Apr 06 2023 03:00:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12200284	+ EDI: WFNNB.COM	Apr 06 2023 03:00:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12200285	+ EDI: WFNNB.COM	Apr 06 2023 03:00:00	Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
12200286	+ EDI: WFNNB.COM	Apr 06 2023 03:00:00	Comenity/Burlington, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12200287	+ EDI: WFNNB.COM	Apr 06 2023 03:00:00	Comenity/Carter, Attn: Bankruptcy, Po Box

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			182125, Columbus, OH 43218-2125
12200288	+ EDI: DISCOVER.COM	Apr 06 2023 03:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
12200290	+ EDI: BLUESTEM	Apr 06 2023 03:00:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12200291	+ EDI: PHINGENESIS	Apr 06 2023 03:00:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
12200292	Email/Text: legal@IdealImage.com	Apr 05 2023 23:10:00	Ideal Image, 7818 S Redwood Rd., West Jordan, UT 84088
12200293	EDI: IRS.COM	Apr 06 2023 03:00:00	Internal Revenue Services, Special Procedures, PO Box 7346, Philadelphia, PA 19101-7346
12200295	+ Email/Text: bureauknight@yahoo.com	Apr 05 2023 23:11:00	Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
12200299	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2023 23:17:56	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12200297	+ Email/Text: ZyCredit.A.User@lesschwab.com	Apr 05 2023 23:11:00	Les Schwab Tire Center, Attn: Bankruptcy, Po Box 5350, Bend, OR 97708-5350
12200298	+ Email/Text: BKnotice@LobelFinancial.com	Apr 05 2023 23:11:00	Lobel Financial Corp, Attn: Bankruptcy, Po Box 3000, Anaheim, CA 92803-3000
12200300	+ Email/Text: bankruptcy@moneylion.com	Apr 05 2023 23:11:00	MoneyLion, Inc, Attn: Bankruptcy Dept, P.O. Box 1547, Sandy, UT 84091-1547
12200302	+ Email/Text: m4u@mny4you.com	Apr 05 2023 23:11:00	Mr. Money, 3078 W. 7800 S. #8, West Jordan, UT 84088-3705
12200303	+ EDI: Q3G.COM	Apr 06 2023 03:00:00	Quantum 3 Group LLC, 12006 98th Ave NE, Kirkland, WA 98034-4218
12203429	EDI: Q3G.COM	Apr 06 2023 03:00:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
12200304	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2023 23:17:57	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
12200306	Email/Text: bankruptcy@springoakscapital.com	Apr 05 2023 23:10:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
12200307	EDI: AISSPRINT	Apr 06 2023 03:00:00	Sprint, PO Box 7949, Overland Park, KS 66207
12200305	+ Email/Text: bncmail@w-legal.com	Apr 05 2023 23:11:00	Scolopax LLC C/O Weinstein & Riley, 2001 Western Ave Ste 400, Seattle, WA 98121-3132
12201281	+ EDI: RMSC.COM	Apr 06 2023 03:00:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12200309	+ EDI: RMSC.COM	Apr 06 2023 03:00:00	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
12200310	+ EDI: WTRRN BANK.COM	Apr 06 2023 03:00:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
12200312	+ Email/Text: ebn@recoupasset.com	Apr 05 2023 23:11:00	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12200313	+ Email/Text: bknotices@lac77.com	Apr 05 2023 23:11:00	Titanium Funds, LLC, Attn: Bankruptcy, 1265 S. State Street, Clearfield, UT 84015-1602
12200316	+ Email/Text: monicaf@ucreditu.com	Apr 05 2023 23:10:00	University Federal Credit Union, 3450 S Highland Dr, Salt Lake City, UT 84106-3375
12200315	+ Email/Text: monicaf@ucreditu.com	Apr 05 2023 23:10:00	University Federal Credit Union, Attn: Bankruptcy, Po Box 58025, Salt Lake City, UT

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12200317

EDI: UTAHTAXCOMM.COM

84158-0025

Apr 06 2023 03:00:00

Utah State Tax Commission, Bankruptcy Unit, 210  
North 1950 West, Salt Lake City, UT 84134-7040

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12200311		Tavaras Pearson, Unknown

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Roger A. Kraft	on behalf of Debtor Desarae LaShae Diaz courtmail@rogerkraftlaw.com r59699@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3